

FAQ Guide to Co-payments



Below are some of the most frequently asked co-payment queries that patients ask their medical providers. We've given you some suggestions on how your practice can manage them.

What is a co-payment?

Why do I have to make an additional payment when I have medical aid?

A co-payment is a portion of your consultation fee that you must pay from your own pocket. The amount of the co-payment depends on a few factors like what medical aid plan you are on, whether you are having a consultation with a specialist, whether it's an emergency/out of hours visit or if you are having an elective medical procedure. Medical aids decide what rate they will pay for these consultations and often it does not cover the doctors' rate in full, the balance of which is payable by you - the patient.

I can't make the co-payment now. What can I do?

In this instance it is important to explain the practice's policy with regards to payment arrangements and put the patient directly in touch with the team member handling these queries. It's usually advisable to engage with the patient about the problem and possible solutions. Be sure to understand what options you are able to offer in terms of instalments or partial payments and whether you have the authority to do so.

When is the co-payment due?

Co-payments should be paid in full when settling your invoice after your consultation, unless there are special circumstances that you'd like to discuss with us. In future it's always advisable to ask whether there is a co-payment due when making your appointment, to avoid any confusion. We are able to liaise with your medical aid to confirm whether or not a co-payment applies, so that you can plan for the additional spend.

I have gap cover, does that mean I still have to make a co-payment?

Depending on the type of gap cover, they might pay for some or all of your co-payment. Again it's advisable to get in touch with them directly. We will give you a copy of your invoice to submit your claim to them if it applies.

Can I claim the co-payment back from my medical aid?

No, co-payments are over and above the amount your medical aid allows you to claim for. It's advisable to get in touch with your medical aid's call centre or your broker directly and ask them to explain your cover in more detail. Ask them what rate they will pay for consultations and under what circumstances.